



**ARKANSAS INSURANCE DEPARTMENT
LEGAL DIVISION**

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Bulletin 11-84

TEMPOROMANDIBULAR JOINT DISORDERS

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The Arkansas Insurance Department has received several inquiries regarding the treatment of temporomandibular joint (TMJ) disorders and the benefits allowed under disability policies. It is the Department's position that TMJ disorders must be treated as any other illness or injury and not considered as dental work. Under the provisions of Ark. Stat. Ann. § 66-3212.8, services rendered by Dentists in the treatment of TMJ disorders must be covered as if they were rendered by other physicians.

Linda N. Garner
INSURANCE COMMISSIONER